

## 2021 SUPPLEMENTARY ANNUAL REPORT – PART 3

### Mercer Super Trust ARC Super Plan

Issued December 2021

Your Mercer Super Trust 2021 Annual Report consists of three parts:

**Part one – Your Mercer Super Trust 2021 Annual Report** - which contains a general update on the Mercer Super Trust and tells you about the changes that have been made to the Mercer Super Trust during the year to 30 June 2021. These changes may have an impact on your super now and in the future so it's important that you carefully read the section entitled 'Changes to the Mercer Super Trust' to see how this applies to you.

**Part two – The Investment Options Details booklet** - which contains information relating to the investment options available in the Corporate Superannuation Division and Allocated Pension Division. This includes investment performance, asset allocation and Indirect Cost Ratios for these investment options for the year ended 30 June 2021.

**Part three – This 2021 Supplementary Annual Report** which contains additional information specific to your plan for the year ended 30 June 2021.

All parts should be read in conjunction and kept together for future reference. A reference to this Annual Report means parts one, two and three collectively unless the context requires otherwise.

### ABOUT YOUR PLAN

#### Membership numbers

At 30 June 2021	19,623
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#### Plan assets

As at 30 June 2021 <sup>^</sup>	\$1,092,419,087
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<sup>^</sup> This figure is prepared on a cash basis. This means that it does not allow for any accruals such as outstanding contributions or benefits due as at 30 June 2021.

### YOUR PLAN STYLE

Your plan provides members with accumulation style super. Your super relates to the amounts contributed by you or in respect of you and by your employer, the investment returns (which may be positive or negative) of the investment options in which your super is invested less deductions for fees, taxes and any insurance premiums.

### EMPLOYER SUPERANNUATION GUARANTEE CONTRIBUTIONS

By law, your employer is generally required to provide a minimum level of super for its employees - the Superannuation Guarantee (SG). There may be some circumstances where your employer is not required to meet the SG. The SG is the amount the employer must provide for each employee, not a minimum amount to be contributed to each fund. Your employer may provide the SG through more than one fund. The SG rates are set out below:

Period	SG - % of Ordinary Time Earnings (OTE*)
1 July 2020 to 30 June 2021	9.50%
1 July 2021 to 30 June 2022	10.00%

\* OTE is generally remuneration including your regular salary or wages, salary sacrifice superannuation contributions, any over-award payments, shift allowances, bonuses and commissions. It generally does not include overtime payments or benefits subject to fringe benefits tax.

An employer is only required to provide SG on OTE up to the maximum contribution base, which is \$57,090 per quarter for the year ending 30 June 2021 (\$58,920 per quarter for the year ending 30 June 2022) and is indexed on 1 July each year.

## CHANGE IN NET ASSETS IN YOUR PLAN TO 30 JUNE 2021

<b>Net assets at 1 July 2020</b>	<b>\$0</b>
<b>Plus</b>	
Net investment revenue	\$16,472,599
Employer contributions*	\$3,454,863
Member contributions	\$2,522,885
Government co-contributions	\$33,450
Transfers from other funds	\$1,082,055,027
Insurance proceeds	\$0
<b>Total revenue</b>	<b>\$1,104,538,824</b>
<b>Less</b>	
Benefits paid	\$11,349,182
Administration fees	\$79,292
Group insurance premiums	\$202,384
Rebates	\$0
Contributions and surcharge tax	\$488,879
<b>Total expenses</b>	<b>\$12,119,737</b>
<b>Equals</b>	
<b>Net assets# at 30 June 2021</b>	<b>\$1,092,419,087</b>

\* Please note that the amounts shown in the table above as employer contributions include any pre-tax or salary sacrifice member contributions.

\*ARC Super Plan transitioned into the Mercer Super Trust on 1st June 2021

# This may include unallocated assets, which may be used to pay plan expenses, insurance premiums and for any other purpose approved by the trustee.

This information has been prepared on a cash basis.

The financial information contained in this Supplementary Annual Report for your plan has not been audited. This information does form part of the full financial accounts for the Mercer Super Trust in which your plan participates. You can request a copy of the Mercer Super Trust full audited accounts and the auditor's report by contacting the Helpline.

This Supplementary Annual Report has been issued by Mercer Superannuation (Australia) Limited (MSAL) ABN 79 004 717 533, Australian Financial Services Licence #235906, the trustee of the Mercer Super Trust ABN 19 905 422 981. Mercer is a registered trademark of Mercer (Australia) Pty Ltd (Mercer) ABN 32 005 315 917.

The information contained in this Supplementary Annual Report includes general product advice which has been prepared without taking into account the personal objectives, financial situation or needs of individual members. Before making any decisions about your super, you should consider the information in light of your own objectives, financial situation and needs and read and consider the current Product Disclosure Statement (PDS) and/or other member materials specific to your plan. Copies of these documents are available at [mercersuper.com](http://mercersuper.com) (use your personal login) or by calling the Helpline.

It is also recommended that you obtain advice from a licensed, or appropriately authorised, financial adviser.

You should be aware that the value of an investment in the Mercer Super Trust may rise and fall. Neither MSAL, Mercer nor any of the investment managers guarantees the investment performance, earnings or return of capital invested in the Mercer Super Trust. © 2021, Mercer LLC. All rights reserved.

## STATEMENT OF FINANCIAL POSITION OF YOUR PLAN AT 30 JUNE 2021

### Assets (investment options)

<b>Ready-made investment options</b>	
Mercer SmartPath	\$25,047
Mercer Diversified Shares	\$0
Mercer High Growth	\$111,658
Mercer Select Growth	\$0
Mercer Moderate Growth	\$82,381
Mercer Conservative Growth	\$0
Mercer Cash	\$30,604
<b>Select-your-Own investment options</b>	
ARC High Growth	\$178,280,128
ARC Growth	\$556,036,953
ARC Moderate Growth	\$73,488,647
ARC Conservative Growth	\$63,638,847
ARC Defensive	\$91,554,171
ARC Australian Shares	\$93,955,558
ARC Cash	\$35,154,271
Mercer Sustainable Plus Moderate Growth	\$0
Mercer Sustainable Plus Conservative Growth	\$0
Mercer Australian Shares	\$0
Mercer International Shares	\$0
Mercer International Shares - Hedged	\$60,825
Mercer Property	\$0
Mercer Fixed Interest	\$0
Mercer Passive Australian Shares	\$0
Mercer Passive International Shares	\$0
Mercer Passive Australian Listed Property	\$0
Mercer Enhanced Passive Growth	\$0
Mercer Enhanced Passive Conservative Growth	\$0
Mercer Direct	\$0
<b>Total</b>	<b>\$1,092,419,087</b>